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- (54) Apparatus and method for accessing secured data stored in a portable data carrier
- (57) A portable data carrier includes a secure processing element and a co-located directory. A memory element is substantially separated by the secure processing element and disposed within the portable data carrier. A secure processor command stemming

from an operator input is then used to access a portion of the directory that includes an address key. The address key is then used to de scramble an address in the memory element, which address location includes a representation of the data record.

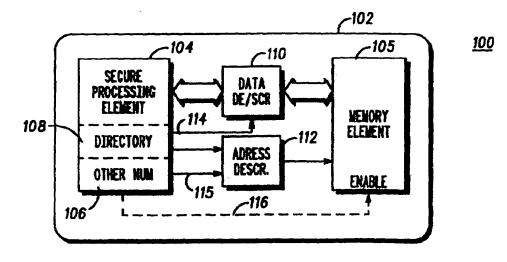


FIG.1

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